



Annual Escrow Account
Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

KAREN A ROYER
321 E MARKET ST
BETHLEHEM PA 18018-6320

Loan Information

Property Address: 321 E Market ST
Bethlehem, PA 18018
Statement Date: 10/06/2021
New Payment
Effective Date: 12/01/2021

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
County Taxes	\$684.59	\$684.59	03/2022
City Taxes	\$1,057.05	\$1,110.43	03/2022
School Taxes	\$3,066.31	\$3,156.74	08/2022
Mortgage Insurance	\$1,565.88	\$1,529.88	12/2021
Homeowners Insurance	\$1,301.00	\$1,535.00	11/2022

Note: Your remaining Escrow account breakdown is on the next page.

2. Your Escrow Account Has A Shortage

Due to an increase in your taxes and/or insurance, your escrow account is short \$265.08.

Projected Escrow Account Balance

Projected Minimum Balance:	\$429.73
Required Minimum Balance:	\$1,081.14
Shortage Amount:	\$265.08

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

3. Your Payment Is Changing

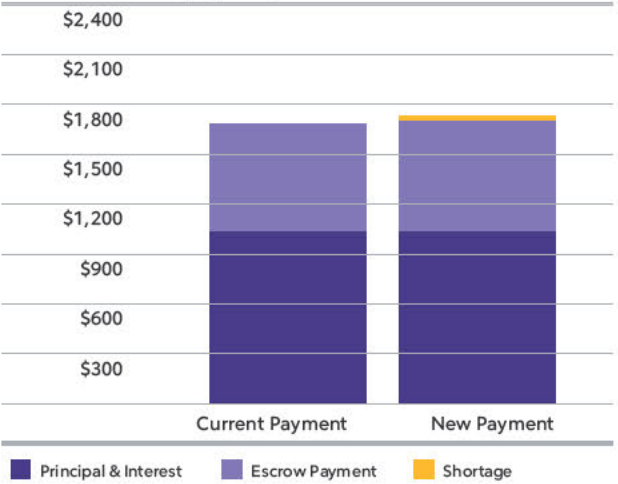
Your escrow payment is increasing.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$1,037.21	\$1,037.21
Escrow Payment:	\$640.63	\$668.06
Shortage:		\$22.09
Monthly Payment:	\$1,677.84	\$1,727.36

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options



RocketMortgage.com



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24/7 access at
(800) 508 0944

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Annual Escrow Account Breakdown Continued

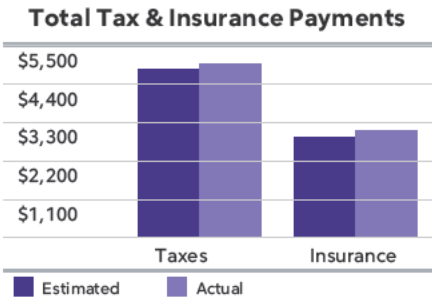
Activity	Estimated Amount*	Actual Amount	Next Due
Totals:	\$7,674.83	\$8,016.64	

*The estimated amounts are based on an amount provided previously or the amount last disbursed.



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4. A Closer Look At Your Escrow Account History



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

Escrow Account Activity History For December 2020 To November 2021

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
12/2020	Beginning Balance					\$1,244.32	\$845.44
12/2020	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$1,883.90	\$1,486.07
12/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$1,753.41	\$1,358.58
01/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,392.99	\$1,999.21
01/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,262.50	\$1,871.72
02/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,902.08	\$2,512.35
02/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,771.59	\$2,384.86
02/2021	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$0.00	\$684.59	\$2,771.59	\$1,700.27
02/2021	Withdrawal - CITY TAXES	\$0.00	\$0.00	\$0.00	\$1,110.43	\$2,771.59	\$589.84
03/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$3,411.17	\$1,230.47
03/2021	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$684.59	\$0.00	\$2,726.58	\$1,230.47
03/2021	Withdrawal - CITY TAXES	\$0.00	\$0.00	\$1,057.05	\$0.00	\$1,669.53	\$1,230.47
03/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$1,539.04	\$1,102.98
04/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,178.62	\$1,743.61
04/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,048.13	\$1,616.12
05/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,687.71	\$2,256.75
05/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,557.22	\$2,129.26
06/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$3,196.80	\$2,769.89
06/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$3,066.31	\$2,642.40
07/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$3,705.89	\$3,283.03
07/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$3,575.40	\$3,155.54
08/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$4,214.98	\$3,796.17
08/2021	Withdrawal - SCHOOL TAXES	\$0.00	\$0.00	\$3,066.31	\$3,156.74	\$1,148.67	\$639.43
08/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$1,018.18	\$511.94
09/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$1,657.76	\$1,152.57
09/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$1,527.27	\$1,025.08
10/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,166.85	\$1,665.71
10/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,036.36	\$1,538.22
11/2021	Deposit	\$639.58	\$640.63	\$0.00	\$0.00	\$2,675.94	\$2,178.85**
11/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$130.49	\$127.49	\$2,545.45	\$2,051.36**
11/2021	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$1,301.00	\$1,535.00	\$1,244.45	\$516.36**
	Totals	\$7,674.96	\$7,687.56	\$7,674.83	\$8,016.64		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.



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5. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$1,529.88
COUNTY TAXES:	\$684.59
CITY TAXES:	\$1,110.43
SCHOOL TAXES:	\$3,156.74
HOMEOWNERS INS:	\$1,535.00
Total Annual Taxes And Insurance:	\$8,016.64
New Monthly Escrow Payment:	\$668.06

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account’s selected minimum allowed balance or cushion is \$1,081.14. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For December 2021 To November 2022

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
12/2021	Beginning Balance			\$516.36	\$1,167.77
12/2021	Deposit	\$668.06	\$0.00	\$1,184.42	\$1,835.83
12/2021	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$1,056.93	\$1,708.34
01/2022	Deposit	\$668.06	\$0.00	\$1,724.99	\$2,376.40
01/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$1,597.50	\$2,248.91
02/2022	Deposit	\$668.06	\$0.00	\$2,265.56	\$2,916.97
02/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$2,138.07	\$2,789.48
03/2022	Deposit	\$668.06	\$0.00	\$2,806.13	\$3,457.54
03/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$2,678.64	\$3,330.05
03/2022	Withdrawal - COUNTY TAXES	\$0.00	\$684.59	\$1,994.05	\$2,645.46
03/2022	Withdrawal - CITY TAXES	\$0.00	\$1,110.43	\$883.62	\$1,535.03
04/2022	Deposit	\$668.06	\$0.00	\$1,551.68	\$2,203.09
04/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$1,424.19	\$2,075.60
05/2022	Deposit	\$668.06	\$0.00	\$2,092.25	\$2,743.66
05/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$1,964.76	\$2,616.17
06/2022	Deposit	\$668.06	\$0.00	\$2,632.82	\$3,284.23
06/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$2,505.33	\$3,156.74
07/2022	Deposit	\$668.06	\$0.00	\$3,173.39	\$3,824.80
07/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$3,045.90	\$3,697.31
08/2022	Deposit	\$668.06	\$0.00	\$3,713.96	\$4,365.37
08/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$3,586.47	\$4,237.88
09/2022	Withdrawal - SCHOOL TAXES	\$0.00	\$3,156.74	\$429.73	\$1,081.14 ^L
09/2022	Deposit	\$668.06	\$0.00	\$1,097.79	\$1,749.20
09/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$970.30	\$1,621.71
10/2022	Deposit	\$668.06	\$0.00	\$1,638.36	\$2,289.77

Note: Your remaining Escrow account breakdown is on the next page.



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Future Escrow Account Activity For December 2021 To November 2022 Continued					
Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
10/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$1,510.87	\$2,162.28
11/2022	Deposit	\$668.06	\$0.00	\$2,178.93	\$2,830.34
11/2022	Withdrawal - MORTGAGE INS	\$0.00	\$127.49	\$2,051.44	\$2,702.85
11/2022	Withdrawal - HOMEOWNERS INS	\$0.00	\$1,535.00	\$516.44	\$1,167.85
	Totals	\$8,016.72	\$8,016.64		

¹This amount denotes the projected low point balance.

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